

Robert Finley

File 347: JAPIO Dec 1976-2007/Jun(updated 070926)  
 (c) 2007 JPO & JAPIO  
 File 348: EUROPEAN PATENTS 1978-2007/ 200750  
 (c) 2007 European Patent Office  
 File 349: PCT FULLTEXT 1979-2007/UB=20071129UT=20071122  
 (c) 2007 WIPO/Thomson  
 File 350: Derwent WPIX 1963-2007/UD=200779  
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Set	Items	Description
S1	58002	(CREDIT OR DEBIT OR BANK OR BANC OR MONEY OR STORE OR FINANCIAL)(1N)(ACCOUNT OR ACCOUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	3816786	CUSTOMER OR CUSTOMERS OR USER OR USERS OR DEBTOR OR DEBTORS OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR PARTICIPANT OR PARTICIPANTS OR ENROLLEE OR ENROLLEES OR OBLIGOR OR OBLIGORS OR PAY?R OR PAY?RS
S3	20437	S1(12N)S2
S4	10912	CUSTOM OR CUSTOMI?E? ? OR CUSTOMI?ING OR CUSTOMI?ATION OR PERSONALI?E? ? OR PERSONALI?ING OR PERSONALI?ATION OR MODIF??? OR MODIFICATION? ? OR TAILOR??? OR INDIVIDUALI?E? ? OR INDIVIDUALI?ING OR INDIVIDUALI?ATION
S5	12476	PARAMETER? ? OR ATTRIBUTE? ? OR TERM OR TERMS OR CRITERIA OR CONDITION OR CONDITIONS OR QUALITIES OR SPECIFICATIONS OR SPECS OR PROPERTY? ? OR PROPERTIES OR CHARACTERISTIC? ?
S6	16447	CALCULATE OR CALCULATED OR CALCULATES OR CALCULATING OR FIGURE? ? OR FIGURING OR COMPUTE OR COMPUTED OR COMPUTING OR DETERMINE?? OR DETERMINING OR DETERMINATION OR FORMULA???
S7	15029	PAYMENT OR PAYMENTS OR FEE OR FEES OR PRICE OR PRICES OR COLLECT??? OR PAY OR PAYS OR PAYING OR PAID OR REPAY OR REPAYS OR REPAYING OR REPAYMENT? ?
S8	1660	S4(8N)S5
S9	4949	S6(8N)S7
S10	14	S3(30N)S8(30N)S9

10/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01537571

GENIUS ADAPTIVE DESIGN  
MODELE D'ADAPTATION AU GENIE

Patent Applicant/Inventor:

CABINALLA Linda, 1145 Delaware St, Fairfield, CA 94533, US, US  
(Residence), US (Nationality), (Designated for all)  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200781519 A2 20070719 (WO 0781519)  
Application: WO 2006US48704 20061219 (PCT/WO US2006048704)  
Priority Application: US 2005755291 20051230; US 2006756607 20060105; US  
2006778313 20060301; US 2006783018 20060315; US 2006786906 20060328; US  
2006852794 20061018

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN  
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY NZ NA NG NI  
NO NR OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 520275

Fulltext Availability:

Detailed Description

Detailed Description

... intelligence/http://www.uspto.gov/go/classification/us  
pc706/sched706.htm-C706S01 1000having particular user interface  
Alternatives & Keywords for FINTERACT feature: collaborate, combine,  
connect, contact, cooperate, interface, interplay, interreact, join...  
...to, talk, telephone, visit, write Alternatives & Keywords for LOCATOR  
feature: come across, come upon, detect, determine, discover,  
establish, ferret out (slang), get at, happen upon, hit upon, hook  
(slang), light upon...access system that shows what accessor previously  
did. --Drawing: Questions come from sys studying u ( user ) = creating /  
delineating information in question / true-false statements = which u  
must respond to. . "Morning alarm...

10/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01196598

\*\*Image available\*\*

MANAGING NETWORK-ACCESSIBLE ACCOUNTS  
GESTION DE COMPTES ACCESSIBLES PAR LE RESEAU

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Robert Finley

(Residence), US (Nationality), (Designated only for: US)  
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, US (Nationality), (Designated only for: US)  
SHAH Mihir, 7 Mulberry Lane, Burlington, MA 01803, US, US (Residence), US  
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Legal Representative:  
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Boston, MA 02110-2804, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200503890 A2-A3 20050113 (WO 0503890)  
Application: WO 2004US19183 20040617 (PCT/WO US04019183)  
Priority Application: US 2003606904 20030626  
Parent Application/Grant:  
Related by Continuation to: US 2003606904 20030626 (CON)  
Designated States:  
(All protection types applied unless otherwise stated - for applications  
2004+)  
AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7442

Fulltext Availability:

Detailed Description

Detailed Description

... the following. Determining the list further includes determining  
personalization data associated with the user. The personalization data  
includes a characteristic shared by a pre-defined group of users. The 1  
o characteristic includes one of...

...of operating system, a pattern of web navigation, and an amount of money  
in a financial account. Determining the personalization data farther  
includes providing a personalization test to the user0 and analyzing one  
or more answers of the user from the personalization test. Determining  
the personalization data farther includes automatically collecting a  
characteristic associated with the user. Enabling the user to select a  
second entity farther includes displaying...

10/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01129704

DEAD NOZZLE COMPENSATION

COMPENSATION D'UNE BUSE HORS ETAT DE FONCTIONNEMENT

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200450369 A1 20040617 (WO 0450369)

Application: WO 2003AU1616 20031202 (PCT/WO AU03001616)

Priority Application: AU 2002953134 20021202; AU 2002953135 20021202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU  
SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 387411

Fulltext Availability:

Claims

Claim

... expected that some printers will also have a software upgrade capability which would allow a user to purchase a license that enables an upgrade in their printer's capabilities (such as...

...QA chip, to securely communicate these parameters to the SoPEC and to securely reprogram the parameters in the event of an upgrade. Note that each printing SoPEC (as opposed to a...

10/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00903292 \*\*Image available\*\*

SYSTEM AND METHOD FOR SELECTABLE FUNDING OF ELECTRONIC TRANSACTIONS  
SYSTEME ET PROCEDE DE FINANCEMENT SELECTIF DE TRANSACTIONS ELECTRONIQUES  
Patent Applicant/Assignee:

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Inventor(s):

GLEN Cataline, 7057 Timberview Drive, Dublin, OH 43017, US,

Legal Representative:

SCOTT Thomas J Jr (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237386 A1 20020510 (WO 0237386)

Robert Finley

Application: WO 2001US42973 20011106 (PCT/WO US0142973)  
Priority Application: US 2000245665 20001106  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext word Count: 6991

Fulltext Availability:  
Detailed Description

Detailed Description  
... remaining within the association or network. The factors and rules taken into account may be modified over time to reflect changing market conditions, refinements to the transaction model and other evolving criteria.

As a result, the payment system 100 may determine that the funding destination, such as a revolving credit account provider, is a member of a third party association with which the funding source subscribes or otherwise has access...

10/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00831815 \*\*Image available\*\*  
SYSTEM AND METHOD FOR GENERATING INTERNET SERVICES  
SYSTEME ET PROCEDE D'ELABORATION DE SERVICES INTERNET  
Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165399 A2-A3 20010907 (WO 0165399)  
Application: WO 2001US6360 20010228 (PCT/WO US0106360)  
Priority Application: US 2000515064 20000228

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR  
CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM  
DZ EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID  
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ  
NO NZ PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext word Count: 8642

Fulltext Availability:  
Detailed Description

Detailed Description

... use the base attributes as defined for the base Internet service, the method determines the custom attribute as defined for the customized Internet service established in the service design subsystem. The system will continue by determining the price for the Internet service. As discussed above, the price is determined based on the Internet service, the agency, and the billing method and billing frequency of... information that may be published with the Internet service 420. Moreover, the customer can also customize the attributes of the Internet service 422.

The system also allows the customer to customize the billing options 424. As discussed earlier, the price of the Internet services is determined based upon the service, agency, and the billing method 426 and the billing frequency 428...

...the billing method 426 used to pay for the Internet service. For example, the customer can select to pay for the Internet service using a credit card.

Alternatively, the customer can modify the billing frequency 428 for making payments. By varying these factors, the price...

10/3,K/6 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS  
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

Priority Application: US 99470805 19991222; US 99469525 19991222; US 99470039 19991222

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Robert Finley

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext word Count: 98671

Fulltext Availability:  
Detailed Description

Detailed Description  
... because barrier to usage is diminished  
o Potentially increase revenues through service charge  
Pre-approved lines of credit and online decisioning will streamline  
financing and guarantee payment. Figure 64 is a flowchart of a  
process 6400 for approving a line of credit of...  
...to the buyers in operation 6406. In operation 6408, the buyers are  
allowed to negotiate terms of transactions with a plurality of sellers  
utilizing the network. Thereafter, in operation 6410, payment...

10/3,K/7 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806383  
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:  
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):  
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,  
Legal Representative:  
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill  
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200139029 A2 20010531 (WO 0139029)  
Application: WO 2000US32309 20001122 (PCT/WO US0032309)  
Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext word Count: 157840

Fulltext Availability:  
Detailed Description

Detailed Description  
... column 414, and a Maintenance and Service component column 416.

Displayed under each column in Figure 4 are rectangular boxes that each have either a "sp" or a "m" displayed inside them. The "sp" boxes indicate that a particular benefit for that particular component may be attributed to a service provider. The "m" boxes indicate that a particular benefit for that particular...

10/3,k/8 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext word Count: 170977

Fulltext Availability:

Detailed Description

Detailed Description

... section of the eCommerce Application

Framework in accordance with one embodiment of the present invention;

Figure 98 illustrates a conceptual personalization architecture for implementing the Relationship

Management section of the eCommerce Application Framework;

Figure 99 illustrates a simple personalization process;

Figure 100 is a graphical depiction of extents of personalization ;

Figure 101 illustrates a content catalog that can be used to manage an enterprise's content; Figure 102 illustrates an exemplary template with three Dynamic Content Areas (DCAs) embedded within the template...

...and Extension) customer relationship model which addresses the changes in a shift to interactive marketing; Figure 104 illustrates a flowchart for a method for administering an e-Commerce system on a...



10/3,K/9 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE  
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN  
ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE  
INTERFACE ADRESSABLE GLOBALEMENT

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill  
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116735 A2-A3 20010308 (WO 0116735)

Application: WO 2000US24198 20000831 (PCT/WO US0024198)

Priority Application: US 99387214 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB  
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LR LS LT LU LV MD MG MK  
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN  
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150371

Fulltext Availability:

Detailed Description

Detailed Description

... world. In fact, one's logical perception of the reality is the only  
limit on determining the kinds of things that can become objects in  
objectoriented software. Some typical categories are...

10/3,K/10 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00784139

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SELF-DESCRIBING STREAM IN  
A COMMUNICATION SERVICES PATTERNS ENVIRONMENT  
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A UN FLUX  
D'AUTODESCRIPTEURS DANS UN ENVIRONNEMENT DE MODELES DE SERVICES DE  
COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918  
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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill

Robert Finley

Road, Palo Alto, CA 94304, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200116734 A2-A3 20010308 (WO 0116734)  
Application: WO 2000US23999 20000831 (PCT/WO US0023999)  
Priority Application: US 99387070 19990831  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 150517

Fulltext Availability:  
Detailed Description

Detailed Description

... and uses new functions related to ceramic pistons.

Different kinds of piston engines have different characteristics, but may have the same underlying functions associated with it (e.g., how many pistons...  
...real world. In fact, one's logical perception of thereality is the only limit on determining the kinds of things that can become objects in objectoriented software. Some typical categories are...

10/3,K/11 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2007 WIPO/Thomson. All rts. reserv.

00761429  
METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS  
PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS

Patent Applicant/Assignee:  
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality)

Inventor(s):  
GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,  
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,  
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:  
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200073955 A2 20001207 (WO 0073955)  
Application: WO 2000US14357 20000524 (PCT/WO US0014357)  
Priority Application: US 99321495 19990527

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

Robert Finley

TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 148469

Fulltext Availability:  
Detailed Description

Detailed Description

... is an illustration of one embodiment of the present invention for allowing a user to customize an item for purchase in a virtual shopping environment; Figure 19 is an illustration of...  
...illustration of one embodiment of the present invention for advertising in a virtual shopping environment;  
Figure 20 is an illustration of yet another embodiment of the present invention; Figure 21 is...

10/3,K/12 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2007 WIPO/Thomson. All rts. reserv.

00418748 \*\*Image available\*\*  
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

Patent Applicant/Assignee:  
INTERTRUST TECHNOLOGIES CORP,

Inventor(s):  
GINTER Karl L,  
SHEAR Victor H,  
SIBERT W Olin,  
SPAHN Francis J,  
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305  
Application: WO 97US15243 19970829 (PCT/WO US9715243)  
Priority Application: US 96706206 19960830

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU  
IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL  
PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH KE LS MW SD  
SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT  
LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English  
Fulltext Word Count: 195626

Fulltext Availability:  
Detailed Description

Detailed Description

... of property management files at each  
location of a VDE arrangement, to accommodate new or modified  
control information, is performed in the VDE secure subsystem  
and under the control of secure...

10/3,K/13 (Item 1 from file: 350)

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DIALOG(R)File 350:Derwent WPIX  
(c) 2007 The Thomson Corporation. All rts. reserv.

0012621622 - Drawing available  
WPI ACC NO: 2002-470139/200250  
Related WPI Acc No: 1999-590661  
XRPX Acc No: N2002-371080

Parameter negotiating method for customizing credit accounts, involves comparing requested account parameter with set of available parameters for submitting price to customer

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6374230	B1	20020416	US 1997815224	A	19970312	200250 B
			US 1999365644	A	19990802	

Priority Applications (no., kind, date): US 1997815224 A 19970312; US 1999365644 A 19990802

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6374230	B1	EN	14	7	Continuation of application US 1997815224

Continuation of patent US 5970478

#### Original Publication Data by Authority

#### Original Abstracts:

An apparatus, method, and program for customizing credit accounts and calculating an appropriate price for this customization. Customers with existing credit accounts and parameters of their accounts, in exchange for a fee to be collected by the credit issuer...

10/3,K/14 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2007 The Thomson Corporation. All rts. reserv.

0009638971 - Drawing available  
WPI ACC NO: 1999-590661/199950  
Related WPI Acc No: 2002-470139  
XRPX Acc No: N1999-435650

Credit card account data processor for issue and buy of credit card in bank

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: JORASCH J A; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5970478	A	19991019	US 1997815224	A	19970312	199950 B

Priority Applications (no., kind, date): US 1997815224 A 19970312

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5970478	A	EN	16	7	

#### Original Publication Data by Authority

#### Original Abstracts:

An apparatus, method, and program for customizing credit accounts and calculating an appropriate price for this customization. Customers with existing credit accounts and customers applying for new

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accounts can customize various parameters of their accounts, in exchange for a fee to be collected by the credit issuer. The fee may depend ...

Research  
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- To broaden your search, use the Boolean operator OR. For example, type: Siamese OR cats.

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Date Published from

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measure of a debtor's capacity to fulfill contracts, which can be understood by relating the liquidity premium to the property premium, a different immaterial yield of security, leading to a new theory of the rate...

... interest. In a credit contract--because the issue of money has to be backed by property also in the case of "nonredeemable" money--the creditor temporarily encumbers his property when issuing money, thereby foregoing the property premium. The debtor has to compensate the creditor's property premium with the rate of interest and encumber his own property by pledging it as collateral, thereby also foregoing the property premium but gaining the liquidity premium. Demonstrates that this mechanism is at the heart of...  
...DESCRIPTOR(S) (Pre-1991): 3110; Financial Accounts; Financial Statistics; Empirical Analyses of Capital Adequacy...

9/3,K/9 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(C) 2007 The New York Times. All rts. reserv.

XX

07026700 NYT Sequence Number: 002771950702  
MERCHANTS OF DEBT  
New York Times, Col. 3, Pg. 1, Sec. 3  
Sunday July 2 1995

ABSTRACT:

Sophisticated efforts of Providian Bancorp to target credit-worthy middle- and lower-income credit card users who borrow large sums and are least inclined to shop for best terms detailed; firm is one of most profitable and most criticized card issuers, known for unusually high interest rates and poorly disclosed fees; is breaking new ground, tailoring deals, one at a time, to millions of consumers; tables; drawings; photos (L)

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; INTEREST RATES; DISCLOSURE OF INFORMATION; CONSUMER PROTECTION

9/3,K/10 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(C) 2002 The Gale Group. All rts. reserv.

06485742  
Cartes bancaires: les Caisses d'Epargne rejoignent Europay  
FRANCE: CAISSES D'EPARGNE TO ISSUE CIRCUITS CARDS  
Les Echos (LE) 23 Jun 1997 p.28  
Language: FRENCH

... card, which is aimed at young people in particular. Caisses d'Epargne have 2.3mn customers with youth accounts and wants to try to retain these customers and persuade them to open deposit accounts. The bank's custom is not so strong in terms of the older age groups. Compared to normal Caisse d'Epargne cards, which can be...

9/3,K/11 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(C) 2002 The Gale Group. All rts. reserv.

06455339  
Cofidis enregistre un rZultat net en progression de plus de 14%  
FRANCE: COFIDIS' 1996 FIGURES  
Les Echos (LE) 08 Apr 1997 p.15  
Language: FRENCH

...85%-owned by 3 Suisses and 15%-owned by Cetelem, has three types of non-property funding product - private cards for purchasing from the 3 Suisses catalogue and its associate catalogues...

...in various stores (120,000), and renewable or redeemable credit. Cofidis gained 540,000 new customers in 1996 and through its strategy of concentrating less on attracting custom through its catalogues and more on other methods like telesales, cycling team advertising and the...

PRODUCT: Credit Card Services

9/3,K/12 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06169437  
Eurocard will firs Leben werben  
GERMANY: EUROCARD LAUNCHES IMAGE CAMPAIGN  
Horizont (XGZ) 23 Jun 1995 p.17  
Language: GERMAN

...compared with DM 18.5mn in 1994. The aim is to gain 600,000 new users of the Eurocard credit card and raise turnover to more than DM 30bn in 1995 from DM 25.7bn in 1994. There are already about 6mn users of Eurocards in Germany. The number of cooperation partners is to be raised to about 300,000 from 293,000 in 1994. GZS, which holds about 60% of the German credit card market in terms of cards issued, is emphasising an emotional aspect in the advertising campaign that was designed by the Frankfurt-based advertising agency Bates. The ads will be tailored to different target groups. The media to be used include special interest magazines, customer magazines of cooperation partners, outdoor advertising, sports sponsoring, and TV and cinema spots. Beside the advertising campaign, Eurocard is to be made more attractive by introducing interest on credit card accounts. <The German national railway company> Deutsche Bahn, in collaboration with Visa and Citibank, is to launch the DB Citibank Visa Bahncard <which combines a credit card and a discount card for the railways>. It is forecast that 5mn DB cards might ...

PRODUCT: Credit Card Services

9/3,K/13 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04582301  
Offensive en Espagne de la Caixa/  
SPAIN - CAIXA OFFERING MORTGAGES REPAYABLE OVER 50 YEARS  
Agence Economique & Financiere (AEF) 8 October 1991 p2  
ISSN: 0755-1940  
Language: French

... until a fall in the official price of money affects the interest rates charged to clients by credit institutions. At present, other banking groups do not appear to be ready to...

... does not think that lengthening the repayment period for mortgage loans will attract any new customers at present and Banco de Santander says that the fall in monthly repayments is not significant enough for borrowers. Banco Hipotecario, a state bank which accounts for 30% of the mortgage loan market in Spain, will modify its mortgage loan terms when market conditions make this worthwhile. Meanwhile Caixa has applied



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to the economics ministry for permission to transform...

9/3,K/14 (Item 5 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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04534369  
women feel patronised in dealing with finance firms  
UK - MANY WOMEN FEEL PATRONISED BY FINANCE FIRMS  
Times (TS) 24 September 1991 p3

... insurers, banks and building societies are wary of treading the fine line between providing a tailored service and discriminating. Mintel's survey found that 52% of the women interviewed had a current bank account; and 37% a current building society account; 80% had a store card; 65% had a credit card; 51% had taken out endowment assurance; 47% had term or whole of life assurance; 43% had a mortgage; 41% had a pension; 38% had...

PRODUCT: Banking InstitutionsBuilding SocietiesLife OfficesInsurance  
Pension Funds Credit Card Services  
EVENT: SERVICES DATANO. OF USERS

9/3,K/15 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02258074  
GMB UNION LAUNCHES CREDIT CARD  
UK - GMB UNION LAUNCHES CREDIT CARD  
Financial Times (C) 1991 (FT) 24 November 1988 p12

GMB UNION LAUNCHES CREDIT CARD  
UK - GMB UNION LAUNCHES CREDIT CARD

The GMB general workers union has introduced the first UK union- supported credit card, along with a range of financial services, to be offered to members. The scheme involves a customised visa credit card, which is being offered in a link-up with TSB Scotland. The package will also...

PRODUCT: Financial Services Credit Card Services

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File 347:JAPIO Dec 1976-2007/Jun(updated 070926)  
(c) 2007 JPO & JAPIO  
File 348:EUROPEAN PATENTS 1978-2007/ 200750  
(c) 2007 European Patent Office  
File 349:PCT FULLTEXT 1979-2007/UB=20071129UT=20071122  
(c) 2007 WIPO/Thomson  
File 350:Derwent WPIX 1963-2007/UD=200779  
(c) 2007 The Thomson Corporation

Set	Items	Description
S1	3147	AU=WALKER J?
S2	966	AU=JORASCH J?
S3	930	S1 AND S2
S4	2	S3 AND (((CREDIT OR DEBIT OR BANK OR BANC OR FINANCIAL)(IN- ) (ACCOUNT OR ACCOUNTS OR CARD OR CARDS)) (8N) (CUSTOM OR CUSTOM- I?E? ? OR CUSTOMI?ING OR CUSTOMI?ATION OR MODIF??? OR MODIFIC- ATION? ?))

4/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2007 The Thomson Corporation. All rts. reserv.

0012621622 - Drawing available

WPI ACC NO: 2002-470139/200250

Related WPI Acc No: 1999-590661

XRPX Acc No: N2002-371080

Parameter negotiating method for customizing credit accounts ,  
involves comparing requested account parameter with set of available  
parameters for submitting price to customer

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A ; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 6374230	B1	20020416	US 1997815224	A	19970312	200250	B
			US 1999365644	A	19990802		

Priority Applications (no., kind, date): US 1997815224 A 19970312; US 1999365644 A 19990802

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6374230	B1	EN	14	7	Continuation of application US

1997815224

Continuation of patent US 5970478

4/3/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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0009638971 - Drawing available

WPI ACC NO: 1999-590661/199950

Related WPI Acc No: 2002-470139

XRPX Acc No: N1999-435650

Credit card account data processor for issue and buy of credit card in bank

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: JORASCH J A ; WALKER J S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 5970478	A	19991019	US 1997815224	A	19970312	199950	B

Priority Applications (no., kind, date): US 1997815224 A 19970312

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5970478	A	EN	16	7	

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File 2:INSPEC 1898-2007/Nov w4  
(C) 2007 Institution of Electrical Engineers  
File 9:Business & Industry(R) Jul/1994-2007/Dec 06  
(C) 2007 The Gale Group  
File 15:ABI/Inform(R) 1971-2007/Dec 12  
(C) 2007 ProQuest Info&Learning  
File 476:Financial Times Fulltext 1982-2007/Dec 13  
(C) 2007 Financial Times Ltd  
File 610:Business Wire 1999-2007/Dec 13  
(C) 2007 Business Wire  
File 613:PR Newswire 1999-2007/Dec 13  
(C) 2007 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2007/Dec 12  
(C) 2007 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2007/Dec 12  
(C) 2007 San Jose Mercury News  
File 810:Business wire 1986-1999/Feb 28  
(C) 1999 Business wire  
File 813:PR Newswire 1987-1999/Apr 30  
(C) 1999 PR Newswire Association Inc  
File 625:American Banker Publications 1981-2007/Dec 11  
(C) 2007 American Banker  
File 268:Banking Info Source 1981-2007/Nov w3  
(C) 2007 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2007/Dec 11  
(C) 2007 Bond Buyer  
File 267:Finance & Banking Newsletters 2007/Nov 30  
(C) 2007 Dialog  
File 16:Gale Group PROMT(R) 1990-2007/Dec 10  
(C) 2007 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2007/Dec 04  
(C) 2007 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(C) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2007/Dec 11  
(C) 2007 The Gale Group  
File 621:Gale Group New Prod. Annou. (R) 1985-2007/Dec 05  
(C) 2007 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2007/Dec 10  
(C) 2007 The Gale Group  
File 20:Dialog Global Reporter 1997-2007/Dec 13  
(C) 2007 Dialog  
File 35:Dissertation Abs Online 1861-2007/Aug  
(C) 2007 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2007/Dec 12  
(C) 2007 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Oct  
(C) 2007 The HW Wilson Co.  
File 474:New York Times Abs 1969-2007/Dec 13  
(C) 2007 The New York Times  
File 475:Wall Street Journal Abs 1973-2007/Dec 13  
(C) 2007 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(C) 2002 The Gale Group  
File 139:EconLit 1969-2007/Nov  
(C) 2007 American Economic Association  
File 256:TecInfoSource 82-2007/Apr  
(C) 2007 Info.Sources Inc  
File 608:KR/T Bus.News. 1992-2007/Dec 13  
(C) 2007 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	9269	AU=(WALKER, J? OR WALKER J? OR WALKER(2N)J?) OR BY=WALKER(-2N)J?
S2	0	AU=(JORASCH, J? OR JORASCH J? OR JORASCH(2N)J?) OR BY=JORA-

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S3

SCH(2N))?  
0 S1 AND (((CREDIT OR DEBIT OR BANK OR BANC OR FINANCIAL)(1N-  
) (ACCOUNT OR ACCOUNTS OR CARD OR CARDS))(8N)(CUSTOM OR CUSTOM-  
I?E? ? OR CUSTOMI?ING OR CUSTOMI?ATION OR MODIF??? OR MODIFIC-  
ATION? ?))

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File 9:Business & Industry(R) Jul/1994-2007/Dec 06  
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 File 16:Gale Group PROMT(R) 1990-2007/Dec 10  
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 (c)2007 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 267:Finance & Banking Newsletters 2007/Nov 30  
 (c) 2007 Dialog  
 File 268:Banking Info Source 1981-2007/Nov W3  
 (c) 2007 ProQuest Info&Learning  
 File 275:Gale Group Computer DB(TM) 1983-2007/Dec 11  
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 File 634:San Jose Mercury Jun 1985-2007/Dec 12  
 (c) 2007 San Jose Mercury News  
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 (c) 2007 The Gale Group  
 File 810:Business wire 1986-1999/Feb 28  
 (c) 1999 Business wire  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 608:KR/T Bus.News. 1992-2007/Dec 13  
 (c)2007 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	2108905	(CREDIT OR DEBIT OR BANK OR BANC OR MONEY OR STORE OR FINANCIAL)(IN)(ACCOUNT OR ACCOUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	35899604	CUSTOMER OR CUSTOMERS OR USER OR USERS OR DEBTOR OR DEBTORS OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT - OR CLIENTS OR PARTICIPANT OR PARTICIPANTS OR ENROLLEE OR ENROLLEES OR OBLIGOR OR OBLIGORS OR PAY?R OR PAY?RS
S3	317523	S1(12N)S2
S4	54019	CUSTOM OR CUSTOMI?E? ? OR CUSTOMI?ING OR CUSTOMI?ATION OR - PERSONALI?E? ? OR PERSONALI?ING OR PERSONALI?ATION OR MODIF??? OR MODIFICATION? ? OR TAILOR??? OR INDIVIDUALI?E? ? OR INDIVIDUALI?ING OR INDIVIDUALI?ATION
S5	119797	PARAMETER? ? OR ATTRIBUTE? ? OR TERM OR TERMS OR CRITERIA - OR CONDITION OR CONDITIONS OR QUALITIES OR SPECIFICATIONS OR - SPECS OR PROPERTY? ? OR PROPERTIES OR CHARACTERISTIC? ?
S6	71900	CALCULATE OR CALCULATED OR CALCULATES OR CALCULATING OR FIGURE? ? OR FIGURING OR COMPUTE OR COMPUTED OR COMPUTING OR DETERMINE?? OR DETERMINING OR DETERMINATION OR FORMULA???
S7	229300	PAYMENT OR PAYMENTS OR FEE OR FEES OR PRICE OR PRICES OR COLLECT??? OR PAY OR PAYS OR PAYING OR PAID OR REPAY OR REPAYS OR REPAYING OR REPAYMENT? ?

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S8	6152	S4(S)S5
S9	21417	S6(S)S7
S10	461	S3(2S)S8(2S)S9
S11	34	S10 NOT PY>1997
S12	24	RD (unique items)

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12/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01276133 Supplier Number: 23923593  
SMART CARD MISSIONARY GEMPLUS NOW JUST WANTS TO DO BUSINESS  
(Gemplus International produced nearly 300mil smart cards in 1996; experts  
say Gemplus and Schlumberger now account for 70% of the \$1,000m world  
market and 90% of the North American market)  
Computergram International, n 3176, p N/A  
June 06, 1997  
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1147

TEXT:

...it from a southern France start-up that relied heavily on France  
Telecom's pre-paid phone card business into the world's largest  
manufacturer of smart card products. with manufacturing...

...oilfield and measurement systems conglomerate Schlumberger Ltd says it  
produces yearly. Although definitive market share figures are  
non-existent, experts agree that the two companies account for 70% of the  
\$1...

...operators; Schlumberger supplies three. For the future, analysts agree  
that Internet security, whether for electronic payments or protected  
access to corporate networks, will be the market-driving application in the  
US...

...assure his supply line to the faithful, Lassus purchased the  
magnetic-stripe card manufacturing and personalisation business of  
US-based DataCard Corp last September, and quickly began installing smart  
card production...

...Still, the competition is stiffening for the company. Schlumberger is  
hot on Gemplus' heels in terms of production capacity, with a gap of  
just 50-100m cards between the two companies...

...enable people to download different card applications onto their card.  
In theory, for example, a user could change the card from an American  
Express credit card to a Visa credit card. Gemplus' marketing manager  
for Internet applications Christophe Chancel says Gemplus...

12/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00688908 93-38129  
Legislative and judicial developments in 1992: Part II  
Schimberg, A Bruce; Clark, James E; Williams, Douglas H  
Secured Lender v49n2 PP: 46-69 Mar/Apr 1993  
ISSN: 0888-255X JRNL CODE: SCL  
WORD COUNT: 12951

...TEXT: court added:

It may be true...that the lender's! decision not to renew the debtor's!  
line of credit left the debtor! without any available line of  
credit, propelled the debtor! into bankruptcy, and destroyed the  
debtor's! going concern value. However, as in Kham & Nate's, the lender!  
did not create...entitled, as expressly permitted by their loan agreement,  
to reclassify certain inventory as ineligible in determining borrowing  
availability. Diversified Foods, Inc. v. The First National Bank of Boston,  
605 A.2d...



...would no longer lend on the basis of the computers. After the borrower's financial condition deteriorated and the borrower defaulted under the loan agreement, the lenders demanded payment. The borrower argued that the lenders breached the loan agreement by refusing to include the...

...rejected the claim that the course of dealing between the lenders and the borrower had modified the agreement to prevent exclusion of the computers as ineligible and stated:

The Agreement gives...

12/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(C) 2007 ProQuest Info&Learning. All rts. reserv.

00662429 93-11650  
EFTPoS: Impact on channel relationships  
Alexander, Nicholas; Howells, John; Hine, James  
International Journal of Bank Marketing v10n6 PP: 38-44 1992  
ISSN: 0265-2323 JRNL CODE: IJB  
WORD COUNT: 5087

...TEXT: augmentation through improved customer service, a benefit for which the retailer may be prepared to pay, or it may merely represent an alternative system, which will potentially contribute to disruption at...

...to be willing) to provide the retailer with cost benefits. Indeed, given anticipated changes in customer payment behaviour, such as the replacement of cheques by debit cards, retailers were concerned that extra costs would accrue through retailers paying more in charges to the banks. Retailer experience of credit card introduction justified this concern. The percentage basis on which credit transactions were calculated, as opposed to the flat rate basis for cheques, meant that retailers paid proportionally more to the banks for credit card transactions, above a relatively low price level. Therefore, while customer acceptance would create a wide card base, and hence justify the introduction of new systems...

...Piercy (1983) recognized in respect of the channel relationships of manufacturers, retailers and consumers, in terms of physical, psychological and sociological distance, the consumer will be closer to the retailer than the manufacturer; in terms of EFTPoS delivery the retailer again proved closer, in these respects, than the banker. The second channel, while comparable with the first, is, however, somewhat modified by the relationship which exists between the banker and consumer away from the retail point...

...not by definition forced to be so, but rather since they have direct and, in terms of data, intimate contact with the market, are in a position to develop a close...

12/3,K/4 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(C) 2007 ProQuest Info&Learning. All rts. reserv.

00100880 79-15922  
Be Sure of Your Offer, Because the Offer Made is One That Binds  
Stone, Bob  
Advertising Age v50n36 PP: 44-46 Aug. 27, 1979  
ISSN: 0001-8899 JRNL CODE: ADA

ABSTRACT: In direct marketing there are ten factors to be considered when

Robert Finley

making an offer: 1. price, 2. shipping and handling, 3. unit of sale, 4. optional features, 5. future obligation, 6...

...limits, 9. quantity limits, and 10. guarantees. Pricing is the most important, and testing to determine the best price is critical to maximizing long-term payoff. Shipping and handling are not appropriate when selling a publication or service, but they...

...products. It is important to know the amount that can be added to a base price without negatively affecting sales. With unit of sale, the more units that can move per...

...large customer list. 1 Optional features are just that: special colors, outsizes, special binding, and personalization. Optional features can increase the average order. Further, future obligation offers, when successful, allow the marketer to pay a substantial price for the first order, knowing there will be a long-term payoff. Many marketers believe that a chief factor in the direct marketing explosion during the last ten years has been the proliferation of credit cards. Using a credit card, a customer will order more than when paying by other means such as cash. Finally, no offer should be made without a guarantee...

12/3,K/5 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

05072690 Supplier Number: 47447018 (USE FORMAT 7 FOR FULLTEXT)  
SMART CARD MISSIONARY GEMPLUS NOW JUST WANTS TO DO BUSINESS  
Johnston, Marsha  
Computergram International, n3176, pN/A  
June 6, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1150

... assure his supply line to the faithful, Lassus purchased the magnetic-stripe card manufacturing and personalisation business of US-based DataCard Corp last September, and quickly began installing smart card production...

...Still, the competition is stiffening for the company. Schlumberger is hot on Gemplus' heels in terms of production capacity, with a gap of just 50-100m cards between the two companies...

...enable people to download different card applications onto their card. In theory, for example, a user could change the card from an American Express credit card to a visa credit card. Gemplus' marketing manager for Internet applications Christophe Chancel says Gemplus

12/3,K/6 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

05035936 Supplier Number: 47393704 (USE FORMAT 7 FOR FULLTEXT)  
Risk Management: DEBT MANAGEMENT TAKES CENTER STAGE AS CONSUMER CREDIT  
DELINQUENCIES RISE  
American Banker, p10A  
May 19, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 977

... he says. "Models can help lenders manage risks better."

Robert Finley

Lenders have long used models and formulas to manage credit card accounts, looking for signs of when to reduce a customer's credit limit or to modify payment terms. But many of the old models, Springman says, don't readily transfer to today's...

...Individuals who in the past seemed good credit risks are suddenly falling behind on card payments, and many are declaring bankruptcy without any of the traditional early warning signs.

TOUGH TIMES...

12/3,K/7 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04805724 Supplier Number: 47071150 (USE FORMAT 7 FOR FULLTEXT)  
DCR Downgrades First Deposit National Bank, Providian National Bank and Assigns Preferred Stock Rating for Providian Bancorp  
PR Newswire, p127NYM123  
Jan 27, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 966

... in technology over the past few years, which has given Providian Bancorp the capability to customize credit card products at the point of sale. Customization entails allowing the customer to become actively involved in the process of determining the annual percentage rate, credit line or other terms of their credit card. These investments allow Providian Bancorp to offer more than 200,000 various combinations of terms and conditions at the point of sale. Mass customization capabilities give Providian Bancorp a significant competitive advantage over most credit card issuers. Balance and account attrition rates have fallen much below industry norms since the inception of mass customization.

Providian Bancorp has been offering a zero-percent, three-month introductory rate on its unsecured...

...for the past year. After the introductory rate expires, the rate on balances transferred is determined by the non-introductory rates the customer was paying on their other accounts. Without sacrificing much in yield, Providian's new marketing strategy has...

...improve its predictive abilities. The underwriting process attempts to continually balance the higher profitability and customer utilization associated with higher credit lines, with the increased potential loss exposure. Management is also actively adjusting pricing on accounts that...

12/3,K/8 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04679334 Supplier Number: 46887367 (USE FORMAT 7 FOR FULLTEXT)  
US invaders face resistance: US issuers should not discount local competition as they enter Europe, the Pacific Rim and Latin America.  
Cards International, n167, pN/A  
Nov 13, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2659

... and the other software people go abroad selling a software package, it's simply a modified version of what they sell in the US, and that has to include the ability...

...of consumers - the card as an instrument of loan as well as an

instrument of payment ." Those habits may not export well to the rest of the world for some time...

...that the Americans can look forward to dominating the market, even in the very long term . That is not to say that there is no concern. As recently as last September...

...the major utility. They have 19 million households in the UK and they will have payment records on all those households." But again and again bankers worldwide say that the UK...to the same type of environment. The European market is already highly competitive with advanced payment structures and products in place. So I don't think the European market is so...

...Besides, the likes of Hongkong & Shanghai Bank and Standard Chartered will continue to remain strong participants ." The market for credit cards will increase, Pinto predicted, as the use of credit gains acceptance. Nevertheless, the lack of credit bureaux in Asia may hold back US issuers. "There is no US-tested formula that can be directly imported for instant success," Pinto said. "It will be a test...APR - is only one weapon in American banks' quiver. worldwide reluctance to borrow on such terms could peg revolving credit as a niche product abroad for at least the middle term , a consensus of bankers agrees. In such a case, said FDR's Jackson, revolving credit...

12/3,K/9 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

04553759 Supplier Number: 46693301 (USE FORMAT 7 FOR FULLTEXT)  
Ziff's 'Computer Shopper' to bow on web with NetBuyer  
Advertising Age, p44  
Sept 9, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 382

... as run special promotions on the site. while NetBuyer guarantees secure transactions, vendors handle the customer 's choice of delivery services and credit card selection on the fulfillment end.  
Banner prices range from \$1,850 to \$7,200 per...

...advertised by the marketer. Vendors choosing to sponsor their own pages are equipped with a custom -designed input tool that allows them to update product offerings, prices and specifications .

The site's search technology allows users to search for 16 product varieties by computer...

12/3,K/10 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2007 The Gale Group. All rts. reserv.

04427243 Supplier Number: 46495555 (USE FORMAT 7 FOR FULLTEXT)  
DCR ASSIGNS CREDIT RATINGS TO FIRST DEPOSIT NATIONAL BANK AND PROVIDIAN  
NATIONAL BANK  
PR Newswire, p0626NYW062  
June 26, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 770

... in technology over the past few years, which has given Providian Bancorp the capability to customize credit card products at the point of sale. Customization entails allowing the customer to become actively

Robert Finley

involved in the process of determining the annual percentage rate, credit line or other terms of their credit card. These investments allow Providian Bancorp to offer more than 200,000 various combinations of terms and conditions at the point of sale. Mass customization capabilities give Providian Bancorp a significant competitive advantage over most credit card issuers. Balance and account attrition rates have fallen much below industry norms since the inception of mass customization.

At the end of 1995, Providian Bancorp began offering a zero-percent, three-month introductory...  
...its unsecured credit cards. After the introductory rate expires, the rate on balances transferred is determined by the nonintroductory rates the customer was paying on their other accounts. Without sacrificing much in yield, Providian's new marketing strategy has...

...improve its predictive abilities. The underwriting process attempts to continually balance the higher profitability and customer utilization associated with higher credit lines, with the increased potential loss exposure.

Management is focused on building its home equity lending...

12/3,K/11 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rts. reserv.

09848503 SUPPLIER NUMBER: 19953580 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Premium Volvo Now Available on the Internet  
PR Newswire, p1105MNMW002  
Nov 5, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1038 LINE COUNT: 00087

... volvo 770. Once a total price has been calculated and a dealer location selected, the user may apply for credit by completing a short, on-line application. The credit application is electronically submitted to Volvo Truck Finance North America, which will evaluate the application

...secret password, which authorizes the system to flash finance approval. Once financing is approved, the user may secure the order by using a credit card to make a \$500 down payment. Or, the list of equipment and options can be...

12/3,K/12 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rts. reserv.

09494693 SUPPLIER NUMBER: 19429387 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Debt management takes center stage as consumer credit delinquencies rise.  
(methods for assessing consumer credit risk) (Management Strategies)  
American Banker, v162, n95, p10A(1)  
May 19, 1997  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1040 LINE COUNT: 00087

... can help lenders manage risks better."  
Lenders have long used models and formulas to manage credit card accounts, looking for signs of when to reduce a customer's credit limit or to modify payment terms. But many of the old models, Springman says, don't readily transfer to today's....

...Individuals who in the past seemed good credit risks are suddenly falling behind on card payments, and many are declaring bankruptcy without any of the traditional early warning signs.

TOUGH TIMES...

12/3,K/13 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rts. reserv.

07554843 SUPPLIER NUMBER: 15806953 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The scope of permissible coordination between merging entities prior to consummation.

Blumenthal, William  
Antitrust Law Journal, 63, n1, 1-58  
Fall, 1994

ISSN: 0003-6056 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 30141 LINE COUNT: 02480

... necessary for the product in question to be made available. The Court emphasized that before **determining** the appropriate standard to apply in such cases, courts should examine whether the particular conduct ...

...courts should examine other factors relating to the conduct's likely effect on competition before **determining** its reasonableness and, thus, its lawfulness. Antitrust Law Developments, supra note 8, at 31-32 (footnotes omitted). (107) See generally id. at 62-74. (108) Id. at 63-65, 69 (collecting authority). (109) 85 F. 271 (6th Cir. 1898), aff'd, 175 U.S. 211 (1899...

...rights to the agencies. Licensees were required to license an artist's entire repertoire, with **fees** based upon the licensees' advertising revenues. The Court found that "the integration of sales, monitoring...

...copyright use" created a new product that would not otherwise exist. Id. at 20-23. **Determining** that the agreement on price [was] necessary to market the product at all," the Court upheld the price restraints accompanying the licenses. Id. at 23; see also, e.g., National Bancard Corp. v. VISA USA, Inc., 779 F.2d 592 (10th Cir.) (upholding bank credit card interchange **fee** system, where the **fee** established a necessary term without which the system could not function), cert. denied, 479 U.S. 923 (1986); Rothery...

...507 F. Supp. 412, 430 (S.D.N.Y. 1980) (enjoining joint venture profit-sharing formula that substituted for competitive negotiations and was "hardly ancillary" to the venture, but rather the...

...test in striking down an arrangement under which competing physicians would adhere to a maximum **fee** schedule. The Court characterized the arrangement as a naked cartel lacking any integrative efficiencies: "The...

...and share the risks of loss as well as the opportunities for profit. . . . [T]he **fee** arrangements . . . in this case are among independent competing entrepreneurs." Id. at 356-57. (114) Antitrust...England Motor Rate Bureau, 5 Trade Reg. Rep. (CCH) [paragraph] 22,722 (Aug. 18, 1989), modified on other grounds sub nom. New England Motor Rate Bureau v. FTC, 908 F.2d...

12/3,K/14 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2007 The Gale Group. All rts. reserv.

03929442 SUPPLIER NUMBER: 07755147 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Direct Marketing software guide. (guide for software packages for marketing)

Rose, Matthew; Castellano, Brenda; Di Bella, Lori  
Direct Marketing, v52, n2, p53(23)  
June, 1989

ISSN: 0012-3188      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 21429      LINE COUNT: 01876

... and labels in seven formats; nine inventory price levels/discounts; provides order entry, accounts receivable, customer payments by cash/credit card; prints shipping labels, credit card slips, UPS shipping manifests, sales tax reports. DataBase III Plus source code allows modifications. Specs: Runs on PC with hard disk. Ver. 3.2 requires 700KB disk space. Training/Service...

12/3,K/15      (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02038432      SUPPLIER NUMBER: 03249005      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The new small business bankers.  
Kotlin, Joel  
Inc., v6, p112(9)  
May, 1984  
ISSN: 0162-8968      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 6577      LINE COUNT: 00504

... them get there," observes bank vice-president Alan I. Rubens. "At this bank, we have customers with grease under the fingernails and six-figure bank accounts. They don't wear ties. Sometimes they don't shave, but they know their business. We don't want someone who just wants money to pay off this month's bills. But if you want to buy a machine that will...

12/3,K/16      (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00038481  
Credit Derivatives, The models grow ever sexier  
Euromoney Magazine  
December 00, 1997      PAGE: 80, 088 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH      WORD COUNT: 3923      RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:  
...be downloaded from the Internet.

These are not pricing models though their results usually will modify banks' demands for particular types of risk and so affect their price at that institution. They allow credit risk to be measured across portfolios of different instruments...aside too little. The key function of the models they have made public is to calculate economic capital (the capital set aside to cover expected losses) more accurately to eliminate this...  
...is the same:  
to generate a loss distribution for a portfolio of credit exposures to calculate, to any given confidence level, the expected loss on the portfolio, the volatility of those...normal probability distribution and random walk assumptions used by standard financial mathematics to describe asset price movements, CreditRisk+ uses the skewed Poisson distribution and the maths associated with it. Named after...

...large they ensure that it will. The first

application for Poisson's work was to calculate the number of deaths likely to be incurred by soldiers in the Prussian army being...

...by a horse in 1898. It turns out that it works just as well for calculating the number of blows a credit portfolio is expected to receive in any given time...

...need additional software). It uses Monte Carlo simulation. This is because its loss distribution is calculated from the probabilities of credit migration - the risk that a rating will change - and the...  
...the credits in the portfolio create exponential jumps in the number of calculations necessary to compute the effect of adding one more credit. In a three-asset portfolio the model examines...workout plan is not made public and so information on expected recovery rates, essential for calculating expected losses, is also sketchy. However, loan recovery rates tend to be higher than those...state of the economy. Here CreditMetrics and CreditRisk+ take different approaches. CreditMetrics does attempt to compute correlation effects and suggests a number of ways to do this including the use of...

...not much use as there is too little data on multiple defaults with which to calculate correlations. Using bond spreads looks more promising, but requires additional assumptions on the relationship between asset prices and ratings changes or default.

CreditRisk+ takes a different view and does not attempt to...

...a portfolio means that in practice the most important correlation observed is that between economic conditions and the level of defaults. Even here, since the level of defaults varies so much...is not much use if you are looking at a retail loan portfolio with no price history."

whatever the merits of these two public models, they both use inputs to calculate the frequency of defaults, the severity of losses and so a distribution of default losses. This enables banks to calculate the amounts of economic capital they should set aside, against their loan portfolios, in a...be used to forecast future losses on a portfolio basis. The models allow banks to calculate the average expected losses on the portfolio and also the level of unexpected losses (the...

...charge last year. The bank now provisions in advance and measures credit risk on a client-by-client basis across all products. So a request to increase a credit line to a client by the swaps group will be analyzed in terms of all the other credit exposures the bank has to that client in foreign exchange...

...of default and the concentration risk of that counterparty.

The models allow a bank to calculate the incremental effect on a chosen percentile level of the loss distribution when one exposure...

...amount of economic capital required to support the portfolio. So, using the models, banks can calculate the marginal contribution to earnings of any one credit.



This paves the way for the...

12/3,K/17 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00003389

ASSOCIATIONS PREVAILING AS ADVANTA BACKS DOWN

CARD NEWS

April 28, 1997 VOL: 12 ISSUE: 8 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1252 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All rts. Reserv.

TEXT:

...move those plans from the back burner off the stove,  
at least for the short term. The first U.S. issuer to challenge it,  
Advanta Corp. of Spring House, Pa., has...

...CEO at Advanta, and Dennis Alter, chairman of the  
board, re-evaluated their priorities and determined that addressing  
Advanta's declining value on Wall Street was more important than doing  
battle...

...are up, and delinquencies and chargeoffs are up, enough so as to  
severely affect the price of their stock, which has plummeted," says  
Accomando. "They have other priorities."

Advanta has to...to assist in its review  
of growth prospects.

- \* Aggressively reprice certain segments of  
Advanta's credit card portfolio to match better  
the risk profiles of particular customer  
segments.
- \* Bringing the company's card fees, some of  
which it says are below the industry average, in  
line with current industry norms.
- \* Improve the company's collection process by  
further customizing collection methods.
- \* Reduce the introductory rate period applied to  
certain new cardholders.
- \* Tighten underwriting standards further...

...quality cardholders.

- \* Develop additional products that offer added  
value rather than relying solely on low price.
- Source: Advanta

Response to Advanta's Retreat

Reactions from

12/3,K/18 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00003142

CUSTOMER ANALYSIS HELPS DIRECT PRODUCT INITIATIVES

FINANCIAL SERVICES REPORT

March 10, 1997 VOL: 14 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1135 RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...which income levels were associated with particular affinity cards or what the likelihood was for customers who don't pay their credit card balances to have equity in their homes, says Lynn Sarison, global marketing manager for decision...

...and data warehouse services at Boston-based Patricia Seybold Group. Here are some strategies to determine your need:

- \* Define scaleability requirements. Decide how much data you want to look at, how...
- ...the basis for their data mining tool. The tools gather information by clustering similar customer characteristics or unstructured data mining to try and interpret trends.

But unstructured analysis can sometimes lead...college-aged who had taken out equity loans.

Marketers assumed the loans were taken to pay for their children's education and consequently tailored products to this group. When the product did not generate expected returns, the information was...

12/3,K/19 (Item 4 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2007 Dialog. All rts. reserv.

00002748

1997 TO EMERGE AS THE GOLDEN YEAR OF ATMS

EFT REPORT

January 1, 1997 VOL: 20 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1209

RECORD TYPE: FULLTEXT

(C) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...dispensing machines will attract more cardholders to your sites but you first must negotiate coupon terms with all participating merchants and manufacturers.

Ads Advance to the ATM

Look for more advertising...

...linked to discount coupons printed at the terminals.

Costs of the terminals vary according to customization and quantities purchased. TIP: Remember that the terminal won't be the only expense you...machines feature new touch-screen technology, graphics and the ability to print full-size statements. Terms of these contracts were not disclosed.

ATMS Skiing and Surfing

San Francisco-based Wells Fargo...

...and Sierra-at-Tahoe ski resorts. Discounts range from \$3 to \$7 off the retail price of each ticket.

Bank customers and non-customers can use their ATM cards at one...

...vouchers. There is no extra charge for the transaction; non-customers will be charged a fee if

Robert Finley

their bank imposes a fee for completing a point-of-sale transaction. The ATMs that sell the ski vouchers are...

...via a secure intranet. This connection should enable consumers to perform more complex transactions, including credit applications, account openings and bill payments.

The user also will have the opportunity to purchase concert tickets or receive stock quotes through the...

...Diebold officials.

Diebold's new system will use Sun Microsystems Inc.'s Java for network computing; Microsoft's Windows NT operating system; and Netscape's client and server software. (Richard Lander...Web as a marketing tool (EFT, Feb. 28, p. 1). And more and more debit payment processors began to increase their presence in the health care arena (EFT, Sept. 11, p...

12/3,K/20 (Item 5 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00000562

CREDIT RISK MANAGEMENT REPORT BRIEFS

CREDIT RISK MANAGEMENT REPORT

April 8, 1996 VOL: 6 ISSUE: 7 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1149

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...for retailers. The system, an expansion of Equifax's credit card-focused Decision Power, is customized to match each store's criteria for granting credit. Retailers use the system when customers pay for merchandise at the point-of-sale with a personal check and present a driver...

...into a terminal and authorized checks automatically are pre-screened for the retailer's proprietary credit card. Customers

meeting a retailer's pre-established credit criteria are offered a pre-approved on the spot. "If, for some reason, the [customer doesn't]

...for the system varies

according to the user, the number of points-of-usage, any customization required and additional programming necessary to integrate with pre-existing systems. (Dave Mooney, Equifax, 404...

...Sentry varies based on volume of accounts scored. (Dolly Duplantier, Trans Union, 312/466-7730.)

Price Changes on Interface.

Ellicott City, Md.-based Systems Consulting Services, Inc. (SCSI) initiated a new pricing structure to eliminate the initial license fee for its Business Information Analysis System (BIAS). The cost of BIAS, a credit bureau interface software, now will be structured as an annual operating expense determined as a percentage of net assets. Using BIAS, banks can request information sequentially or conditionally...

...that assigns points to a number of factors that statistical analysis of old loans has determined will predict the risk of a default. (Jason Kaplan, SCSI, 410/730-...credit quality of the

Robert Finley

various markets they serve, according to one recent report. The near-term outlook for overall credit quality is "stable-to-positive," according to analysts at Duff & Phelps...as an authorized sales agent. The Denver-based company will market the sales and data collection of TRW's commercial credit information. (Janis Lamar, TRW, 714/385-7754.)

12/3,K/21 (Item 6 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2007 Dialog. All rts. reserv.

00000239  
ACCURATE CASH FLOW FORECASTING IS MORE COMMUNICATION THAN MATH  
TREASURY MANAGER'S REPORT  
February 16, 1996 VOL: 4 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 848 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:  
Forecasting short-term cash flows is widely considered one of the most important functions of the corporate treasurer...

...Global Cash  
Management division of Pittsburgh-based Mellon Bank.  
Cash forecasting "is generally used to determine the long-term structure of the debt and, in some cases, the equity portion of the balance sheet...

...be short,  
you can go out early and get better rates, says Fisher. You'll pay a premium trying to raise funds late in the day, he adds. When there's...

...depends. "These things don't come as 'one size fits all.' It has to be tailored to an individual corporation's needs," says Fisher. He suggests that a cost-benefit analysis be done to determine what level of accuracy is relevant and how much time and effort is appropriate to...how are they used and who is the signatory for each account. "We've had clients that have had over 1,000 bank accounts. You cannot manage 1,000 bank accounts," says Sagner. He suggests minimizing the number of...

...the easiest part of the process.  
"Most academic discussions of forecasting are related to longer term flows than daily cash flows and daily is the only thing that matters," observes Sagner...

...of the week and business day of the month. "Most people receive bills monthly and pay bills on a fairly regular cycle, usually driven by when they get paid. If those things are true, then the distribution method will work," says Sagner.  
You might...

...multiplied by the day of the month statistic -- in this case 5 percent. The resulting figure (.0375 in this example) is multiplied by the monthly revenue projection -- based on percentage-of...

12/3,K/22 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2007 The Gale Group. All rts. reserv.

01466784      SUPPLIER NUMBER: 11719820      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Phil Salin and AMIX. (American Information Exchange)  
Release 1.0, v91, n12, p6(4)  
Dec 26, 1991  
ISSN: 1047-935X      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1902      LINE COUNT: 00144

... decides how to subdivide it, or into which market to redirect participants. would-be buyers pay \$50 to join for six months and \$5 per month thereafter, plus \$3 to \$9 per hour for connect time (including long-distance costs), billed to a credit card. Buyers get the requisite client software. Sellers pay to AMIX 40 percent of the first \$50 of each transaction down to 10 percent of any amount over \$500. They also pay storage fees for posting their wares or descriptions of them (which discourages them from cluttering the system...

...in person. The seller can handle simple sales automatically; for example, anyone who wants to pay the price can automatically download a given report at a given price. Not just another text filter Although it does address the problem of information overload, AMIX...

...living, conscious people or firms. Juan can leave a message for Alice to negotiate a fee, or if he wishes, he can pick up the telephone. AMIX's role is to...

...interpose itself. Beyond this, two features make all the difference: Each item has a specific price, which may be negotiated; you're not paying a blanket fee for a bundle of information you want only a portion of. Second, some items don...

...is offering a capability, and will provide the information or service on request for a fee. Thus AMIX will have an impact not just on who gets the information that is...

...redundant stuff will diminish. By and large, most of our information purchases are through long-term relationships. It's as if we had all been saying up to now, Well, I...

...in effect, you can pick and choose from all the suppliers, and get someone to custom-make your clothes. In other words, consumer feedback becomes more fine-grained: This information is...

...service has meant little to us; there's no feedback loop. We receive an annual fee from Ziff-Davis, but it's related to Ziff's overall on-line and CD...

...know of only two cases where people might have decided not to subscribe because they figured they could get the information electronically (and many more where people don't subscribe because...tenth or one hundredth of what we produce. Those people, moreover, are probably willing to pay more than one tenth or one hundredth of our subscription fee of \$495 per year for those particular articles. If only they could find us - or...

...relative) strangers and lowering transaction costs for searches, not as a way to tax long-term relationships between sellers and buyers. In the end, the buyer comes to the market to find the information; the seller, who pays the fees to AMIX (although of course it's built into prices) comes to the market to find buyers he can't find directly. Certainly there will...

...assignments they want - or electing to do those of high value to customers because the price is right. See you on the net!

Robert Finley

DIALOG(R)File 625:American Banker Publications  
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0199367

**Risk Management: DEBT MANAGEMENT TAKES CENTER STAGE AS CONSUMER CREDIT  
DELINQUENCIES RISE**

American Banker - May 19, 1997; Pg. 10A; Vol. 162, No. 95

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 979

TEXT:

...he says. "Models can help lenders manage risks better."

Lenders have long used models and formulas to manage credit  
card  
accounts, looking for signs of when to reduce a customer's credit limit  
or  
to modify payment terms. But many of the old models, Springman says,  
don't  
readily transfer to today's...

...Individuals who in the past seemed  
good credit risks are suddenly falling behind on card payments, and many  
are declaring bankruptcy without any of the traditional early warning  
signs.

TOUGH TIMES...

12/3,K/24 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02503060 Supplier Number: 45030343 (USE FORMAT 7 FOR FULLTEXT)

**NEURAL COMPUTING FOR FINANCIAL APPLICATIONS**

Financial Technology Insight, pN/A

Oct, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

word Count: 1761

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...are some problems whose solution defies exact specification and so  
prevents automation using a conventional computing approach. For these  
situations neural computing, also called neural networks, may be the  
answer. In the UK, the DTI believes it...

...million for a technology transfer programme. So how relevant is it for  
financial specialists? Neural computing has its origins back as far as  
the 1940s. However, its popularity has been inhibited by the growth of  
conventional computing since the 1960s. This changed in the late 1980s  
when it experienced an upsurge in popularity. Such a history suggests it is  
a competitor of conventional computing, whereas it is really  
complementary. The most successful neural solutions have been those which  
work with traditional computing techniques. Conventional computer systems  
have to be instructed step by step (programmed) on exactly what...

...looking at examples of output and input data and classifying it to  
produce a specification (formula/algorithm) that will create the desired  
output data from the input data. The difference with neural computing is  
that the solution is derived by the software itself, by training it using  
examples...

...has one or more inputs and produces an output. Each input has a weight,  
which modifies the value entering the neuron. The neural network is  
simply neurons joined together with the...

...ready to operate on problems for which it has been trained. The applications of neural computing are wide but can be categorized into five basic types; classification, recognition and identification, assessment, monitoring and control, and forecasting and prediction. A specific example of neural computing in the financial area is Credit Risk Management. When a bank is considering whether or...

...to ascertain the level of risk involved. A common way of doing this is to calculate a risk 'score'. This is often computed using a statistical process based on credit worthiness indicators such as age, stability of address...

...in the USA decided to try to improve its existing scoring techniques by giving neural computing a try. They trained a neural network on past cases that were both good and...

...They use a fixed set of rules that become less effective over time as trading conditions change. Also systems based on these models are often too slow to support instant decisions. A major Japanese securities company decided to use neural computing to create better prediction models. A neural network was trained with 33 months of historical...

...flexible as it can be retrained at any time for changes in stock market trading conditions. Property Valuation is a further example of neural computing's possibilities. The traditional way of valuing houses, offices and land has been to use...

...professional surveyor. A surveyor would take into account many factors such as the size of property and grounds, age, quality of construction, neighbourhood desirability and so on. The introduction of the UK Council Tax, with its millions of properties to be valued has encouraged surveyors to look at ways of automating the valuation process...

...use. A team from the university of Portsmouth has trained a neural network to value properties using property details from surveys and records of the actual auction prices for properties of a similar type. When the neural network was tested it was shown to perform Chemical Bank using a Sun SPARCstation LX to determine the potential of machine learning techniques for modelling movements in exchange rates. Two markets were...

...DM/FF had relatively low volatility until the ERM crisis in 1993. The data was collected for the year 1 October 1992 to 1 October 1993. The price prediction was banded into five classes; 'large up', 'small up', 'no change', 'small down', 'large'...

...industrial club, run by Logica, that has been set up as part of the Neural Computing Technology Transfer Programme. The core activity of INNSight is the production of a number of...

...for member companies is GBP2000. Other similar possible applications include issuing an applicant with a credit card account, examining transactions for evidence of fraudulent behaviour, targeting customers with new services, and predicting sales and customer trends. While the benefits on neural computing may seem enticing they need to be tempered by normal caution and proper management. The DTI publish a Best Practice Guidelines for Developing Neural Computing Applications, but 'let the buyer beware' applies regardless. One risk they identify is poor choice...

...technical knowledge. They suggest that your first application should be for a problem where neural computing has already shown benefits. Other identified risks areas include over-estimating the capabilities of neural computing, user resistance and a high profile project that makes any failure very visible. Logica points out an important characteristic. "The

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powerful approximation capability of neural networks does have a price . A trained MLP (type of network) represents a complex mathematical function, and it is very...

...a fortune on the markets using statistical techniques. The recommended project life cycle for neural computing is similar to that advocated for rapid prototyping in conventional computer projects. The DTI say...

...their customers or suppliers. More generally it seems that for anyone involved in finance, neural computing is a technology to watch.



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File 2:INSPEC 1898-2007/Nov w4  
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 File 139:EconLit 1969-2007/Nov  
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 File 256:TecInfoSource 82-2007/Apr  
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 (c) 2007 The New York Times  
 File 475:Wall Street Journal Abs 1973-2007/Dec 13  
 (c) 2007 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 The Gale Group

Set	Items	Description
S1	44687	(CREDIT OR DEBIT OR BANK OR BANC OR MONEY OR STORE OR FINANCIAL)(1N)(ACCOUNT OR ACCOUNTS OR CARD OR CARDS) OR CHARGEACCOUNT? ? OR CREDITLINE? ? OR CREDIT(2N)(LINE OR LINES)
S2	1256676	CUSTOMER OR CUSTOMERS OR USER OR USERS OR DEBTOR OR DEBTORS OR MEMBER OR MEMBERS OR SUBSCRIBER OR SUBSCRIBERS OR CLIENT OR CLIENTS OR PARTICIPANT OR PARTICIPANTS OR ENROLLEE OR ENROLLEES OR OBLIGOR OR OBLIGORS OR PAY?R OR PAY?RS
S3	635860	CUSTOM OR CUSTOMI?E? ? OR CUSTOMI?ING OR CUSTOMI?ATION OR PERSONALI?E? ? OR PERSONALI?ING OR PERSONALI?ATION OR MODIF??? OR MODIFICATION? ? OR TAILOR??? OR INDIVIDUALI?E? ? OR INDIVIDUALI?ING OR INDIVIDUALI?ATION
S4	5799704	PARAMETER? ? OR ATTRIBUTE? ? OR TERM OR TERMS OR CRITERIA OR CONDITION OR CONDITIONS OR QUALITIES OR SPECIFICATIONS OR SPECS OR PROPERTY? ? OR PROPERTIES OR CHARACTERISTIC? ?
S5	3613197	CALCULATE OR CALCULATED OR CALCULATES OR CALCULATING OR FIGURE? ? OR FIGURING OR COMPUTE OR COMPUTED OR COMPUTING OR DETERMINE??? OR DETERMINING OR DETERMINATION OR FORMULA???
S6	1466159	PAYMENT OR PAYMENTS OR FEE OR FEES OR PRICE OR PRICES OR COLLECT??? OR PAY OR PAYS OR PAYING OR PAID OR REPAY OR REPAYS OR REPAYING OR REPAYMENT? ?
S7	1	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	32	S1 AND S2 AND S3 AND S4
S9	15	S8 NOT PY>1997

9/3,K/1 (Item 1 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

06127677 INSPEC Abstract Number: A9602-8770J-001, B9601-7520E-013,  
C9601-7330-150

Title: A portable digital signal processor system for the evaluation of  
digital hearing aid algorithms

Author(s): Rass, U.; Steeger, G.H.

Journal: Audiologische Akustik vol.34, no.3 p.126-32

Publication Date: 1995 Country of Publication: West Germany

CODEN: AUKADP ISSN: 0172-8261

Language: German

Subfile: A B C

Copyright 1995, IEE

...Abstract: at the core of a complete computer system which is only the size of a credit card, but which nevertheless includes the necessary amount of program and data memory. A nonvolatile memory (FLASH-EPROM) can store up to four algorithms and parameter sets adapted to different acoustical situations. The hearing aid wearer can select the program which ensures the best hearing comfort. Sound pick-up and reproduction take place in two modified analogue hearing aids, either behind-the-ear or in-the-ear units. The analogue signals...

... sampling rate of 48 khz maximum. Programming, fitting and follow-up evaluation are facilitated by user -friendly software tools running on a standard personal computer under Microsoft windows. As an application...

... with variable delay in the main signal path, thus reducing overshoot during attack. The compression characteristics are implemented as table-lookup procedures, meaning that shapes can be defined almost arbitrarily.

...Identifiers: parameter sets...

... user -friendly software tools

9/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
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06107305 INSPEC Abstract Number: C9512-7120-027

Title: FAME for windows: testdrive

Journal: Online/CD-ROM Business Information p.205-19

Publication Date: Oct. 1995 Country of Publication: UK

ISSN: 1352-0490

Language: English

Subfile: C

Copyright 1995, IEE

...Abstract: easy-to-use interface with high quality data. Jordans data is comprehensive, providing contact details, accounts data, financial ratios, information on directors, bankers and auditors, and related companies. The recent addition of a...

... currency. FAME employs a wide range of search options and the software supports wide-ranging criteria searching. Boolean searching is also available for very precise searching. Report outputs are flexible and users can easily customise reports to their own requirements. A labels facility is also available. The cross-referencing of...

...Identifiers: wide-ranging criteria searching...

9/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC

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05678943 INSPEC Abstract Number: B9407-6210Q-001

Title: Congestion and flow control in Signaling System No. 7-impacts of intelligent networks and new services

Author(s): Zepf, J.; Rufa, G.

Author Affiliation: Inst. of Commun. Switching & Data Tech., Stuttgart Univ., Germany

Journal: IEEE Journal on Selected Areas in Communications vol.12, no.3 p.501-9

Publication Date: April 1994 Country of Publication: USA

CODEN: ISACEM ISSN: 0733-8716

U.S. Copyright Clearance Center Code: 0733-8716/94/\$04.00

Language: English

Subfile: B

...Abstract: to the impacts of the introduction of intelligent services and new applications, e.g., Freephone, credit card services, user -to- user signaling, etc. In particular, the authors show that signaling traffic characteristics like signaling scenarios or signaling message length as well as end-to-end signaling capabilities...

... this problem, some reinvestigations into these mechanisms would be necessary. Therefore, some approaches, e.g., modification of the signaling connection control part (SCCP) congestion control, usage of the SCCP relay function...

...Identifiers: credit card services...

... user -to- user signaling...

...signaling traffic characteristics ;

9/3,K/4 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01612477 ORDER NO: AAD98-12173

DOES THE GOING CONCERN EXPLANATORY PARAGRAPH HAVE INFORMATION CONTENT AS PERCEIVED BY BANK LOAN OFFICERS?

Author: ELIAS, RAFIK ZAKARIA

Degree: D.B.A.

Year: 1997

Corporate Source/Institution: LOUISIANA TECH UNIVERSITY (0109)

Source: VOLUME 58/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3983. 135 PAGES

Reporting going concern uncertainty has always been a controversial issue for standard-setters, auditors and users of the financial statements. Current standards require the auditor to include an explanatory paragraph in an unqualified audit opinion to report going concern uncertainty. This research investigated the information content attributed to this additional paragraph as viewed by users.

Two groups of commercial loan officers were presented with the same information for an actual case company exhibiting going concern uncertainty. One group received a modified report and a footnote disclosure of the going concern situation while the other group received... ..report and the footnote disclosure. Both groups were asked to indicate the likelihood that a line of credit would be granted to this company, provide an estimate of the interest rate, indicate their...

...the Likert scales or the interest rate estimate to be statistically different based on a modified report and a footnote disclosure compared to an unqualified report and a footnote disclosure. This...

9/3,k/5 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01500614 ORDER NO: AAD96-26148  
COMPUTER BASED FACE RECOGNITION USING NEURAL NETWORKS: A BIOMETRIC ACCESS  
CONTROL SYSTEM BASED ON THE HUMAN FACE (MACHINE VISION)  
Author: ALTAF, USAMAH M. S.  
Degree: PH.D.  
Year: 1996  
Corporate Source/Institution: UNIVERSITY OF MISSOURI - ROLLA (0135)  
Source: VOLUME 57/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2740. 140 PAGES

...two different social security numbers, and a counterfeiter could make copies of and charges to credit cards. Authentic means of identity verification are urgently in high demand. Biometrics, which is the field...

...elastic template matching approach.

The neural network based model was considered for further development and modification to build the aimed system. The developed face based biometric access control system incorporates more...

...control technique in order to provide a higher level of security. The system employs the user's knowledge of a password or personal identification number (PIN), possession of a magnetic strip card providing the user's name, and the user's face as a physiological characteristic in order to grant or deny access. The results obtained after rigorous testing of the...

9/3,k/6 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01364246 ORDER NO: AAD94-19968  
LIQUIDITY CONSTRAINTS, FINANCIAL DUALISM, AND CORPORATE INVESTMENT:  
EVIDENCE FROM PANEL DATA FOR A NEWLY INDUSTRIALIZING ECONOMY  
(INDUSTRIALIZING)  
Author: FANG, CHEN RAY  
Degree: PH.D.  
Year: 1994  
Corporate Source/Institution: THE JOHNS HOPKINS UNIVERSITY (0098)  
Source: VOLUME 55/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 653. 132 PAGES

...countries are quite different. A dynamic model of finance and investment is developed taking into account financial dualism, the coexistence of regulated and unregulated financial markets, which is often seen in NIES...

...regulated and unregulated financial markets, the performance of the canonical models is compared to my modified model.

As the sample period lengthens, more firms fall into the sometimes constrained group rather...

...fact the debt ceiling imposed by the banking system if these firms are simultaneously net debtors in the unregulated market. Parameters for a debt ceiling equation are estimated from Taiwanese data. This equation is used to identify firms as constrained or unconstrained and an investment model which accounts for credit rationing is then estimated.

9/3,k/7 (Item 4 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online

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01207483 ORDER NO: AAD92-08306

**PROFESSIONAL WOMEN'S CATALOG USE AND ITS RELATIONSHIPS WITH THEIR CLOTHING INVOLVEMENT AND LIFESTYLE (WOMEN)**

Author: KIM, YOUN-KYUNG

Degree: PH.D.

Year: 1991

Corporate Source/Institution: THE UNIVERSITY OF NORTH CAROLINA AT GREENSBORO (0154)

Source: VOLUME 52/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 3543. 181 PAGES

...of three measures: demographics, involvement, and lifestyle. Laurent and Kapferer's (1985) Involvement Profile was modified and used specifically for clothing items. The two selected items were "shoes for work" (professional...

...value was evident only for nonprofessional clothing.

Light and heavy catalog shoppers were compared in terms of demographics, involvement, and lifestyle by each clothing category. Heavy users of "street" clothes were more likely to be not married, employed as upper- or middle...

...importance and symbolic value in "casual clothes." They were less price-conscious, yet used more credit cards. Heavy users of "footwear" had higher personal incomes, were more fashion-conscious, and had negative attitudes toward local shopping conditions. Heavy catalog users of "clothing for others" were more likely to be married, have children at home, and...

9/3,K/8 (Item 1 from file: 139)

DIALOG(R)File 139:EconLit

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411208

**TITLE: Eigentum, zins und geld: Ungeloste ratsel der wirtschaftswissenschaft ( Property , interest and money: Foundations of economic theory)**

AUTHOR(S): Heinsohn, Gunnar; Steiger, Otto

PUBLICATION INFORMATION: Reinbek: Rowohlt, PAGES: 544

PUBLICATION DATE: 1996

ISBN: 3-498-02933-9

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

**TITLE: Eigentum, zins und geld: Ungeloste ratsel der wirtschaftswissenschaft ( Property , interest and money: Foundations of economic theory)**

...ABSTRACT: in classical and neoclassical economics, distinguishing between three systems of material reproduction known in history: custom or tribal societies, command or feudal societies (including state socialism), and property -based societies. Demonstrates that, in the former two societies, resources are only possessions defined as physical entities whose use is assigned to individuals according to custom or command--they do not know of property , an absolute title allowing its members to dispose of material and immaterial things however they please, which is restricted to individuals...

... are notoriously absent in tribal and feudal societies, these phenomena can be tracked down in property -based societies. Criticizes neoclassical theory of interest because, in a credit contract, no goods are...

...payment for foregoing the liquidity premium because the latter is only a